Health Insurance Marketplace

Brand Identity and Design Standards for Print

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The Health Insurance Marketplace is a reliable and seamless destination for uninsured and non-group individuals and small businesses. It is the official, accessible place for people to learn about coverage options that fit their needs, apply for financial assistance, compare available health plans, and enroll in coverage. Ultimately, the Marketplace provides a path to security and peace of mind — ensuring access to health care when they need it and limiting unexpected expenses.

Why Do We Need Brand Identity and Design Standards?

System-wide brand identity and design standards are essential to building strong brands. Identity and design standards empower Health Insurance Marketplace partners to build from universal rules and conventions so that consumers have consistent experiences on a daily basis and across every touch point.

Who Should Use These Identity and Design Standards?

Anyone who creates material for print to market or educate consumers about the Marketplace should use these standards. Specifically, the Federally Facilitated Marketplace (FFM) is required to follow the standards described. The latest version of the brand standards is always available at **Marketplace.cms.gov**.

Design Principles

The two design principles of the Marketplace design standards are to build trust and simplicity. We know that most of the uninsured want to get insured as quickly and easily as possible. We also know they are afraid of expense and complexity. Using clean, uncomplicated design, we create products that are easy to see, read, and interact with. Presenting information consistently lets the audience know that the material they have received is coming from a reliable source.

About the Health Insurance Marketplace Identity Mark

The Health Insurance Marketplace identity mark ("logo") was developed in January 2013 by the Department of Health and Human Services (DHHS). It is meant to unify the experiences and expectations associated with the Marketplace, and express them consistently in a nonverbal way through layout, color, typography, and graphic elements.

Health Insurance Marketplace Identity Guidelines

These guidelines provide standards related to the Health Insurance Marketplace identity mark and its use with other identity marks.

As all Health Insurance Marketplace materials are developed, updated, reprinted, reproduced, or otherwise modified, the identity mark should be used in accordance with these guidelines.

Authorized Users and Requests for the Identity Mark

The Health Insurance Marketplace identity mark is available for use by DHHS staff for official Marketplace products. It also is available for use by approved States for the Marketplace through the password-protected State resource web portal, without obtaining any additional approvals from DHHS. We encourage these entities to use this identity mark to promote and identify the Marketplace whenever possible.

Other entities who want to use this identity mark must receives individual approval from the Centers for Medicare & Medicaid Services' Office of Communications by sending a request to **logos@cms.hhs.gov**. Requests will be considered on a case-by-case basis. The request must include the following information:

Requestor's name, address, phone number

Organization name

Does the organization have a current contract with CMS?

Project name (if applicable)

Contract number (if applicable)

Period of performance for CMS contract
(mm/dd/yyyy – mm/dd/yyyy) (if applicable)

CMS contact person (Contracting Officer's Representative)

Where and how will the mark be used?
(example or description)

How to Use the Identity Mark

These guidelines provide information and instruction on the appropriate use of the Health Insurance Marketplace identity mark. You should not recreate the identity mark. Approved States can download it from the CALT website under Marketplace Branding and Logo Materials, at **https://calt.cms.gov/sf/docman/do/listDocuments/ projects.medicaid_state_collaborative_com/docman.root.marketplace_logo_and_ branding_ma**. Other entities can request it as described above.

States operating a State-based Marketplace (SBM) wanting to reproduce and distribute Health Insurance Marketplace materials developed by DHHS may remove the DHHS official seal and replace it with a State seal or identity mark. However, the Health Insurance Marketplace identity mark must not be removed. We also require SBMs to use the Health Insurance Marketplace name and identity mark on your websites, but placement of such is at the State's discretion. See examples for recommended placement of identity marks.

States operating a State Partnership Marketplace (SPM) wanting to reproduce and distribute Health Insurance Marketplace materials developed by DHHS may add a state seal or identity mark to the materials, but may not remove the DHHS seal or Health Insurance Marketplace identity mark. We also require SPMs to use the Health Insurance Marketplace name and identity mark on your websites, with placement of such at the State's discretion. See examples below for recommended placement of identity marks. All other states can reproduce but must not alter Health Insurance Marketplace materials developed by DHHS.

The Health Insurance Marketplace mark is composed of two components:

1. The stylized letter "H" on the far left
2. The words Health Insurance Marketplace

The elements are designed for use as a unit. Do not try to recreate the identity mark on your own. Always use reproducible art available electronically for download in EPS, JPG and PNG file formats upon request. The positive four-color version of the horizontal logo is the preferred and recommended version for use on products. Other file formats can be requested by sending a request to **logos@cms.hhs.gov**.

An optional stacked version is also available for use when needed, such as on materials that have limited space available for logo placement.

Minimum Size
The Health Insurance Marketplace mark should be at least 2 inches wide so that it is legible. This measurement is equal to the horizontal length of the entire mark.

Bleed-Edge Indicator
The mark may not bleed off any edge of an item. The mark should sit at least 1/8 inch inside any item's edges.

Clear Space Allocation
The clear space around the mark prevents any nearby text, image or illustration from interfering with the impact of the mark. Any type of graphic elements must be at least "x" distance from the logo as shown by the illustration below. The measurement "x" can be defined as approximately half the height of the mark.

Approved Colors
The four-color mark is the preferred version and is recommended for products that require 4/C-process production, such as banners, billboard signage and digital printing. The Health Insurance Marketplace identity mark uses PMS 2925C blue and PMS 363C green. If only using one or two color spot printing, use the black positive logo.

All positive marks are to be used against white backgrounds and colors that are tonally lighter than 20% of the color. A negative mark, which is reversed out in white may also be used. When placing the mark on a photographic background, ensure that there is great contrast between the mark and the image.

Use of the Health Insurance Marketplace Logo with Other Logos
If the Health Insurance Marketplace identity mark is used on the same page as the HHS seal and/or a State logo or seal, the Health Insurance Marketplace identity mark should be equal in size to the other logos.

Example of Use with the DHHS Logo

The DHHS logo should always be placed to the left of the Health Insurance Marketplace mark. The example below is the appropriate use of the Health Insurance Marketplace identity mark for a State Partnership Marketplace.

Example of Use with the DHHS Logo and State Seal

The HHS logo should be placed to the left of the Health Insurance Marketplace mark. Any State seal or logo should be placed to the right of the Marketplace identity mark. The example below is the appropriate use of the Health Insurance Marketplace mark with a State-based Marketplace identity mark. The use of the DHHS logo is optional for a State-based Marketplace.

If a State-based Marketplace chooses not to include the DHHS logo, the State seal or logo should be placed to the right of the Health Insurance Marketplace mark within the clear space allocation measurement, as seen below.

A Spanish version of the Health Insurance Marketplace mark is also available. All of the provisions and specifications outlined in this brand guide apply to its use.

VISUAL & DESIGN STANDARDS

Using the Marketplace Design Standards

CMS has developed a series of standardized design elements and treatments to use when creating materials for the Marketplace. Adobe InDesign files are available upon request by sending an email to **DesignServices@cms.hhs.gov**.

Color Palette

The Health Insurance Marketplace design standards take a minimalist approach to the use of color. The primary colors used in Marketplace designs are blue, green, dark blue, and black. Blue has been specifically selected based on color theory to represent trust, confidence and sincerity. Blue is also used extensively to represent calmness and responsibility. Green was selected to represent new beginnings, growth and sustainment. These colors are part of the brand identity of the Marketplace and should be used as a design element that unifies multiple materials that support the Marketplace. Light blue, yellow and orange are predominantly used as secondary colors, although not a design standard requirement.

Below are the PMS and CMYK values for the Marketplace color palette:

PRIMARY COLORS

PMS 2925	PMS 363	PMS 303	BLACK
C: 85	C: 68	C: 100	
M: 24	M: 0	M: 11	
Y: 0	Y: 100	Y: 0	
K: 0	K: 24	K: 74	

SECONDARY COLORS

PMS 291	PMS 123	PMS 1665
C: 33	C: 4	C: 3
M: 3	M: 24	M: 74
Y: 0	Y: 96	Y: 81
K: 0	K: 0	K: 0

Typography

The typography used in Marketplace communication material should be clean and simple, allowing the emphasis to be put on the content. All textual content should be as legible as possible. A san serif font is recommended for use in all material. There are many suitable and free san serif fonts readily available such as Arial, Avenir or Helvetica.

Photography

Select photos and graphics for use in Marketplace material from the point-of-view of the Marketplace consumer. Choose images featuring diversity in national origin, race, sex, age and gender. Be sure that you have the rights to use any chosen imagery in the products created for the Marketplace.

Fact Sheet Standards

Logos required:
Black HHS logo, 7/8" wide and tall
Four-color Marketplace logo,
3" wide, 0.5" tall

Logo placement, one page fact sheet:
HHS logo with Marketplace logo to its immediate right in lower left corner.

Logo placement, multiple pages:
HHS logo with Marketplace logo to its immediate right in lower left corner of last fact sheet page.

Header background on all pages:
1" tall muted green stripe with a thin blue lower stripe

Raising Awareness of the Marketplace – How you can help

A primary goal of the Affordable Care Act is to help the 16% uninsured and eligible Americans gain access to quality, affordable healthcare. Central to this goal is the creation of the Health Insurance Marketplace. Through the Marketplace, eligible Americans will be able to enroll in a health plan to get coverage that starts in January 2014.

It's now time to raise awareness of the Marketplace to maximize the number of Americans who enroll during this first open enrollment period beginning October 1, 2013.

Key Facts

- **16% uninsured nationally**
- **6-month open enrollment period begins Oct. 1, 2013 and ends March 31, 2014**
- **Coverage begins as early as Jan. 1, 2014**
- **Many people will get savings they can use right away to help them pay for insurance in the Marketplace (including an individual with income less than $45,960 or a family of 4 with income less than $94,200).**

What is the Marketplace?

The Marketplace is a destination where consumers can compare insurance options in simple, easy to understand language. At the Marketplace, consumers will be able to compare insurance options based on price, benefits, quality and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the insurance that best fits their needs.

Financial help to lower costs is available for people who qualify. Consumers may be eligible for a free or low cost plan, or savings that lower monthly premiums right away.

How can you help?

Start by visiting Marketplace.cms.gov. There you'll find helpful tools, official resources, information about news, events and upcoming stakeholder engagement sessions.

For consumer information, visit HealthCare.gov. Consumers can sign up for email and texts at HealthCare.gov/subscribe. They can also call the Health Insurance Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

Health Insurance **Marketplace**

CMS Product No. 11649-P
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Fact sheet sample set up

BIFOLD BROCHURES

Bifold Standards

Logo:
The Health Insurance Marketplace logo can be used in the 4-color, black or white version. It should be no larger than 3" wide.

Logo placement:
When the Health Insurance Marketplace logo is used alone, it should be centered on the bottom of the back page of the bifold. When used with the HHS seal or state logos, the group of the logos including the Marketplace logo should be centered.

Graphical cover element:
1" wide vertical, color-dappled side stripe in approved green.

Graphical inside page element:
0.75" horizontal stripe in a color from the secondary color palette (light blue, yellow, or orange), spanning across both pages and the back cover.

BIFOLD BROCHURE SAMPLE SET UP

Front and back cover example

Inside pages 2 & 3 example

Trifold Standards

Logo:
The Health Insurance Marketplace logo can be used in the 4-color, black or white version. It should be no larger than 3" wide.

Logo placement:
When the Health Insurance Marketplace logo is used alone, it should be centered on the bottom of the back panel of the trifold. When used with the HHS seal or state logos, the group of the logos including the Marketplace logo should be centered.

Graphical cover element:
1" wide vertical, color-dappled side stripe in approved green.

Graphical inside page element:
0.75" horizontal stripe in a color from the secondary color palette (light blue, yellow, or orange), spanning across all panels and the back cover.

TRIFOLD BROCHURE SAMPLE SET UP

5 things to know about health insurance

1. **There are many kinds of private health insurance policies.** Different kinds of policies can offer very different kinds of benefits, and some can limit which doctors, hospitals, or other providers you can use.

2. **You may have to pay coinsurance or a copayment as your share of the cost when you get a medical service,** like a doctor's visit, hospital outpatient visit, or a prescription. Coinsurance is usually a percentage amount (for example, 20% of the total cost). A copayment is usually a set dollar amount (for example, you might pay $10 or $20 for a prescription or doctor's visit).

3. **You may have to pay a deductible each plan year before your insurance starts to pay for care you get.** For example, let's say you have a $200 deductible. You go to the emergency room and the total cost is $1250. You pay the first $200 to cover the deductible, and then your insurance starts to pay its share.

4. **Health insurance plans contract with networks of hospitals, doctors, pharmacies, and health care providers** to take care of people in the plan. Depending on the type of policy you buy, your plan may only pay for your care when you get it from a provider in the plan's network, or you may have to pay a bigger share of the bill.

5. **You may see products that look and sound like health insurance,** but don't give you the same protection as full health insurance. Some examples are policies that only cover certain diseases, policies that only cover you if you're hurt in an accident, or plans that offer you discounts on health services. Don't mistake insurance-like products for full comprehensive insurance protection.

Get more information about how insurance works at **HealthCare.gov**.

Health Insurance **Marketplace**

CMS Product No. 11631
May 2013

The Value of
Health Insurance

Front cover and back panels example

...when ...gh costs ...p one plans to get sick or hurt, but most people need to get treated for an illness or injury at some point, and health insurance helps pay these costs. You buy health insurance to protect you when you need medical care.

What is health insurance?
Health insurance is a contract between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your medical expenses when you get sick or hurt.

A standard health insurance policy also gives you access to preventive care to keep you healthy, like vaccines and check-ups. Many plans also cover prescription drugs.

Health insurance helps you pay for care
Did you know the average cost of a 3-day hospital stay is $30,000? Or that fixing a broken leg can cost up to $7,500? Having health insurance can help protect you from unexpected costs like these.

Your insurance policy will show what types of care, treatments and services are covered, including how much the insurance company will pay for different treatments in different situations.

What you pay for health insurance
You'll usually pay a premium every month for health insurance, and you may also have to meet a deductible once each year before the insurance company starts to pay its share. How much you pay for your premium and deductible is based on the type of insurance you have.

Just as important as the premium cost is how much you have to pay when you get services. Examples include:

- How much you pay before your insurance coverage starts (a deductible)

- What you pay out-of-pocket for services after you pay the deductible (coinsurance or copayments)

- How much in total you'll have to pay if you get sick (the out-of-pocket maximum)

What your policy covers is often directly related to how expensive the health insurance policy is. The policy with the cheapest premium may not cover many services and treatments.

Inside panels example

Posters and Postcards Standards

Posters and postcards created for the Marketplace should adhere to the design principles outlined in this guide—simple, san serif fonts, color palette and use of photography. At a minimum, posters and postcards should use the 1" color-dappled stripe in approved green with bold dark blue bar below and include the HHS logo and the Marketplace logo placed in the lower left corner as shown below.

Always include the above elements

Poster sample set up

Postcard sample set up